

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Richard Dalbo</u> | Social Security number or ITIN | xxx-xx-9759 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | <u>Dawn Ann Dalbo</u> | Social Security number or ITIN | xxx-xx-0740 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 19-28306-CMG | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard Dalbo

Dawn Ann Dalbo

12/11/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard Dalbo
Dawn Ann Dalbo
Debtor(s)

Case No. 19-28306-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Dec 11, 2020

Form ID: 318

Total Noticed: 48

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2020:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | # Richard Dalbo, Dawn Ann Dalbo, 6125 Galleon Way, Tampa, FL 33615-3635 |
| r | + Steve LoTimpio, Arista Realty Group, 507 Tapatio Lane, Poinciana, FL 34759-3619 |
| cr | + SunTrust Bank now Truist Bank, C/O Morton & Craig, LLC, 110 Marter Ave. Suite 301, Moorestown, NJ 08057-3124 |
| 518478736 | Amerihome Mtg Co, LLC, 21300 Victory Blvd, Woodland Hills, CA 91367-2525 |
| 518478745 | Diamond Resorts, PO Box 8526, Coral Springs, FL 33075-8526 |
| 518482372 | + Diamond Resorts US Collection, POB 845189, Dallas, TX 75284-5189 |
| 518478747 | Eagle Peak Emergency Phys, PO Box 80150, Philadelphia, PA 19101-1150 |
| 518534167 | First Florida Credit Union, Post Office Box 3637, Tallahassee FL 32315-3637 |
| 518478752 | NPAS, PO Box 99400, Louisville, KY 40269-0400 |
| 518507017 | + Poinciana Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Dec 11 2020 22:04:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Dec 11 2020 22:04:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518478735 | + EDI: RMCB.COM | Dec 12 2020 02:13:00 | American Medical Collection Agency, 4 Westchester Plz, Elmsford, NY 10523-1615 |
| 518478737 | EDI: TSYS2.COM | Dec 12 2020 02:13:00 | Barclaycard, PO Box 8833, Wilmington, DE 19899-8833 |
| 518478738 | EDI: TSYS2.COM | Dec 12 2020 02:13:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803 |
| 518478741 | EDI: CITICORP.COM | Dec 12 2020 02:13:00 | Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032 |
| 518552937 | + EDI: AIS.COM | Dec 12 2020 02:13:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518478739 | EDI: CAPITALONE.COM | Dec 12 2020 02:13:00 | Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281 |
| 518478740 | EDI: RMSC.COM | Dec 12 2020 02:13:00 | Carecredit, PO Box 960061, Orlando, FL 32896-0061 |
| 518601184 | EDI: CITICORP.COM | Dec 12 2020 02:13:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 518478742 | EDI: WFNNB.COM | Dec 12 2020 02:13:00 | Comenitybank/kay, PO Box 182789, Columbus, OH 43218-2789 |

District/off: 0312-3

User: admin

Page 2 of 3

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| 518478743 | EDI: WFNNB.COM | Dec 12 2020 02:13:00 | Comenitycb/hsn, PO Box 182120, Columbus, OH 43218-2120 |
| 518478744 | EDI: WFNNB.COM | Dec 12 2020 02:13:00 | Comenitycb/overstock, PO Box 182120, Columbus, OH 43218-2120 |
| 518493987 | EDI: DISCOVER.COM | Dec 12 2020 02:13:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 518478746 | EDI: DISCOVER.COM | Dec 12 2020 02:13:00 | Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316 |
| 518478748 | Email/Text: legal@firstflorida.org | Dec 11 2020 22:04:00 | First Florida Credit U, 500 W 1st St, Jacksonville, FL 32202-3939 |
| 518530140 | Email/Text: legal@firstflorida.org | Dec 11 2020 22:04:00 | First Florida Credit Union, Post Office Box 43310, Jacksonville, FL 32203-3310 |
| 518576231 | EDI: JEFFERSONCAP.COM | Dec 12 2020 02:13:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 518478749 | + EDI: RMSC.COM | Dec 12 2020 02:13:00 | Lowes /Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914 |
| 518478750 | + Email/Text: specialassets@northpointe.com | Dec 11 2020 22:04:00 | Northpointe Bank, 3333 Deposit Dr NE, Grand Rapids, MI 49546-1469 |
| 518478751 | + Email/PDF: lossmitigation@nwfcu.org | Dec 11 2020 22:25:14 | Northwest Fcu, PO Box 1229, Herndon, VA 20172-1229 |
| 518589749 | Email/Text: Bankruptcy.Notices@pnc.com | Dec 11 2020 22:03:00 | PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101 |
| 518478753 | Email/Text: Bankruptcy.Notices@pnc.com | Dec 11 2020 22:03:00 | Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8003 |
| 518602286 | EDI: PRA.COM | Dec 12 2020 02:13:00 | Portfolio Recovery Associates, LLC, c/o Diamond Resorts, POB 41067, Norfolk VA 23541 |
| 518478754 | Email/PDF: HCABKNotifications@resurgent.com | Dec 11 2020 22:25:36 | Poinciana Medical Center, PO Box 740771, Cincinnati, OH 45274-0771 |
| 518587398 | EDI: Q3G.COM | Dec 12 2020 02:13:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 518587402 | EDI: Q3G.COM | Dec 12 2020 02:13:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 518512051 | + EDI: STF1.COM | Dec 12 2020 02:13:00 | SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001 |
| 518478755 | EDI: STF1.COM | Dec 12 2020 02:13:00 | Suntrust Bank, PO Box 85526, Richmond, VA 23285-5526 |
| 518478757 | EDI: RMSC.COM | Dec 12 2020 02:13:00 | Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 518478760 | EDI: RMSC.COM | Dec 12 2020 02:13:00 | Syncb/Lumber Liquidator, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 518478762 | EDI: RMSC.COM | Dec 12 2020 02:13:00 | Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005 |
| 518478756 | EDI: RMSC.COM | Dec 12 2020 02:13:00 | Syncb/ashley Homestore, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 518478758 | EDI: RMSC.COM | Dec 12 2020 02:13:00 | Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007 |
| 518478759 | EDI: RMSC.COM | Dec 12 2020 02:13:00 | Syncb/lowes, PO Box 956005, Orlando, FL 32801 |
| 518478761 | EDI: RMSC.COM | Dec 12 2020 02:13:00 | Syncb/rakutn, PO Box 965024, Orlando, FL 32896-5024 |

District/off: 0312-3 User: admin Page 3 of 3
Date Rcvd: Dec 11, 2020 Form ID: 318 Total Noticed: 48

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|-----------|-----------------|----------------------|--|
| 518482147 | + EDI: RMSC.COM | Dec 12 2020 02:13:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518585279 | + EDI: AIS.COM | Dec 12 2020 02:13:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| TOTAL: 38 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|------------------|
| 518482373 | | Eugene Ravenal |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2020 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Andrew J. Kelly | on behalf of Trustee Bunce Atkinson akelly@kbtlaw.com wsheridan@kbtlaw.com;saudino@kbtlaw.com;kgaldieri@kbtlaw.com;tgraga@kbtlaw.com |
| Bunce Atkinson | bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com |
| Denise E. Carlon | on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| John R. Morton, Jr. | on behalf of Creditor SunTrust Bank now Truist Bank ecfmail@mortoncraig.com mortoncraigecf@gmail.com |
| MaryBeth Schroeder | on behalf of Debtor Richard Dalbo marybeth@schroedermb-law.com |
| MaryBeth Schroeder | on behalf of Joint Debtor Dawn Ann Dalbo marybeth@schroedermb-law.com |
| Rebecca Ann Solarz | on behalf of Creditor AmeriHome Mortgage Company LLC rsolarz@kmlawgroup.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 8